

GROUP UNIVERSAL LIFE INSURANCE

Underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa.



Protection for Your Plans

With benefits like the Terminal Illness rider, life insurance proceeds can also be used to cover costs associated with terminal illnesses.

You don't need the answers, just a plan.

➤ Coverage up to \$200,000	➤ Guaranteed 4% Interest Rate	➤ Terminal Illness Benefit
➤ No Physicals or Blood work*	➤ Cash Values	➤ Level Death Benefit
➤ Dependent Coverage	➤ Convenient Payroll Deduction	➤ Layoff Provision

What are your plans?

Depending on your unique life and future plans, you may apply for group universal life insurance exclusively through your employer from \$5,000 up to \$200,000. Premiums are based upon age and tobacco use. The minimum premium is \$4 per week.

Benefits that work.

TransLegacy's benefits work to help provide protection while you work to plan your future.

- **Accelerated Death Benefit for Terminal Illness Rider (Form Series CRABTI00)**
Tap into your life insurance in the event of a future terminal illness diagnosis and still provide a benefit for your beneficiary.
- **Waiver of Monthly Deductions due to Layoff Rider (Form Series CRULWT00)**
Protects your life insurance coverage from lapsing for up to six months if involuntarily laid off from your full-time job.

Who can apply for coverage?

APPLICANT	AGE	COVERAGE
Employee	16–70	\$5,000–200,000
Spouse or equivalent by state law	16–65	\$5,000–50,000
Child	15 DAYS–17	\$10,000 Level Term Rider
Child or Grandchild	15 DAYS–24	\$25,000 UL Contract

*Acceptance based on answers to questions on your applications for coverage.



Cover your entire family.

Purchase an individual universal life insurance contract for each eligible child and grandchild.

—OR—

Attach a Children's Level Term Insurance Rider to your universal life insurance contract, or to your spouse's universal life insurance contract.



Not everyone needs life insurance.
Do you?

IF YOU ARE	LIFE INSURANCE CAN HELP COVER
SINGLE WITHOUT CHILDREN	Final expense Ongoing expense Outstanding Debt
MARRIED OR HAVE CHILDREN	Dependent care Final expense Ongoing Debts Debt Incurred from Loss of Income Future education Career training



Use the worksheet to evaluate how much life insurance is needed to protect your financial future.

ONGOING EXPENSES	
Home maintenance	\$
Transportation	\$
Utilities	\$
Insurance	\$
Food and clothing	\$
Education	\$
Child care/Elder care	\$
Savings contribution	\$
Medical costs	\$
ONGOING EXPENSES SUBTOTAL	\$
OUTSTANDING DEBT	
Mortgage balance	\$
Other debt	\$
OUTSTANDING EXPENSES SUBTOTAL	\$
FUTURE PLANS	
College	\$
Retirement & Long-Term Care	\$
FUTURE PLANS SUBTOTAL	\$
Combine SUBTOTAL amounts	\$
Subtract any existing coverage	—
Consider adding this amount of life insurance	\$

This is a brief summary of TransLegacy, Universal Life Insurance benefits. Limitations and exclusions may apply.
Refer to the contract, including riders, for complete information.

Producer compensation information is available at transamericaworksite.com.